Certificate Number: 15111-PAE-DE-033409326

Bankruptcy Case Number: 16-16281



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 13, 2019</u>, at <u>6:28</u> o'clock <u>PM EDT</u>, <u>Letty C Rutt</u> completed a course on personal financial management given <u>by internet</u> by <u>BE Adviser, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: September 13, 2019 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: <u>Executive Director of Education</u>